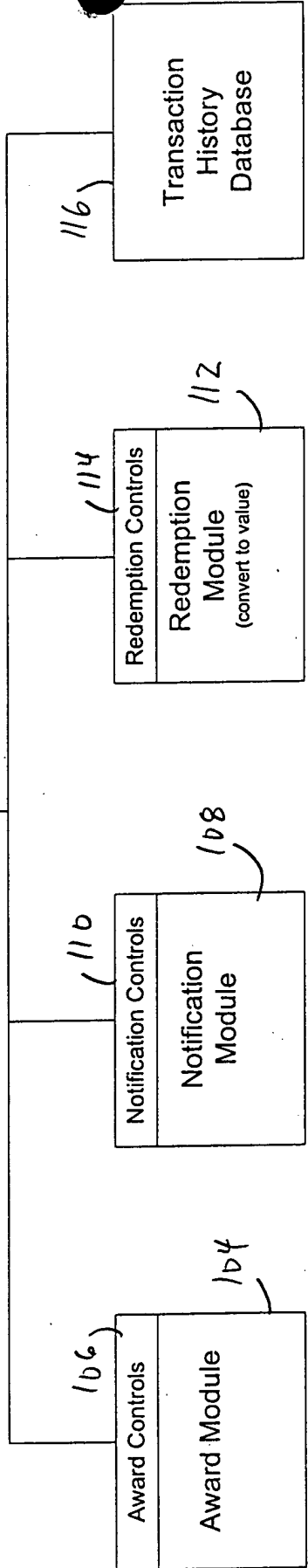
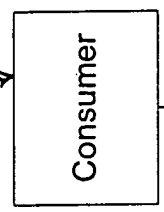


FIG. 1

100



Award Controls  
(Risk Mitigation Mechanisms)

1. Consumer Authentication
2. Velocity Control
3. Automatic Shutdown

Notification Controls  
(Risk Mitigation Mechanisms)

1. Consumer Authentication

Redemption Controls  
(Risk Mitigation Mechanisms)

1. Accelerated Point Expiration
2. Account Consolidation Controls
3. Consumer Authentication

FIG. 1

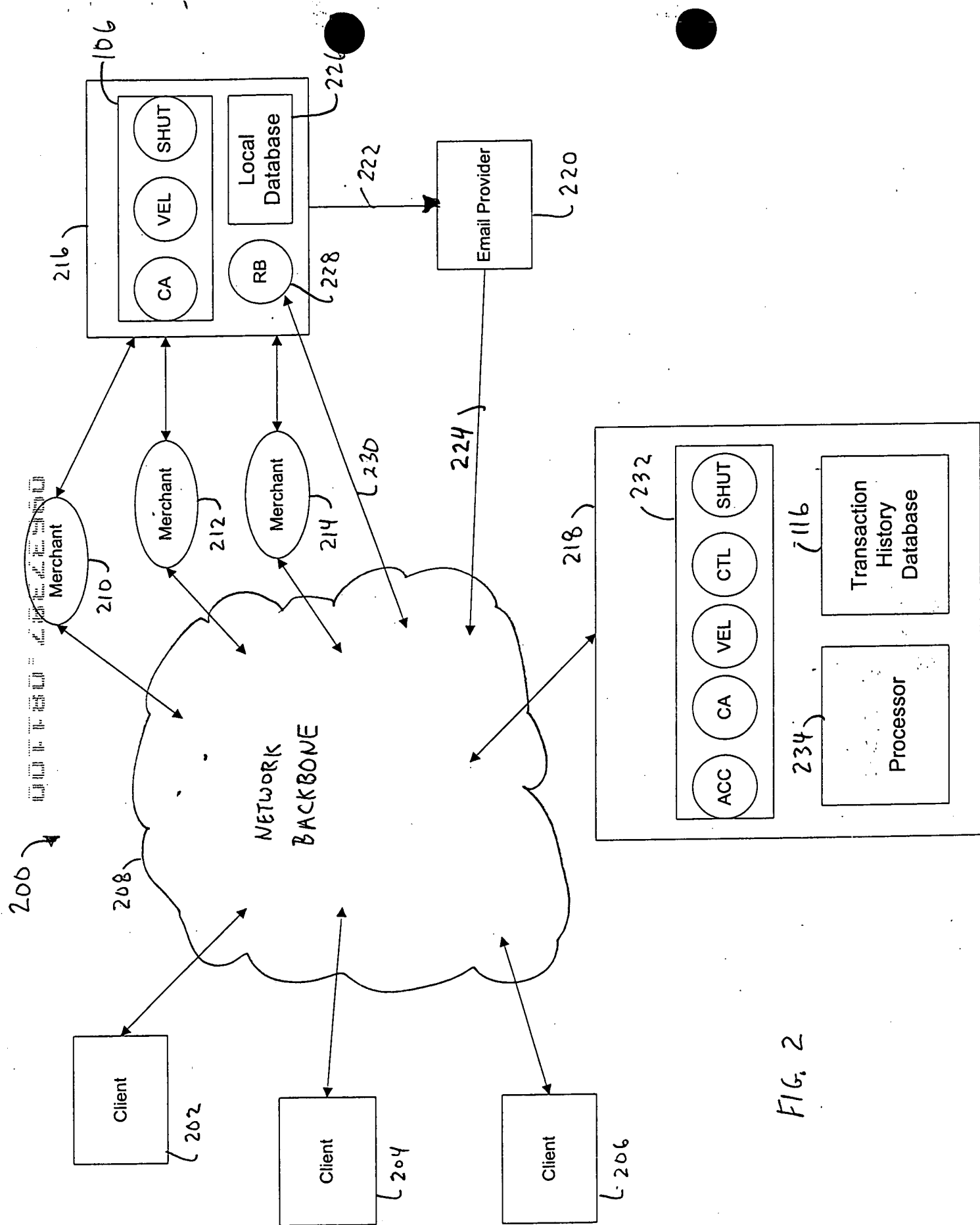


FIG. 2

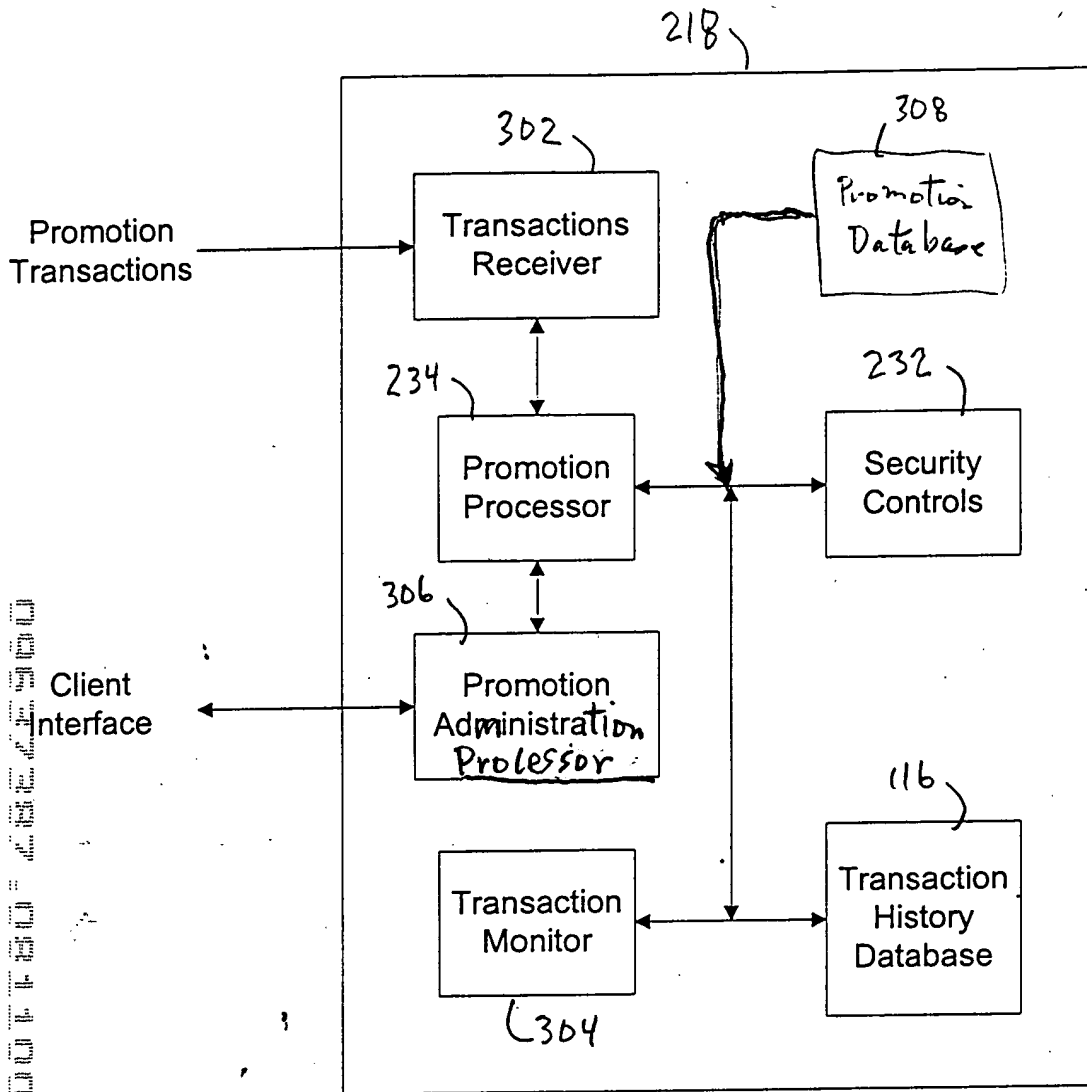


FIG. 3



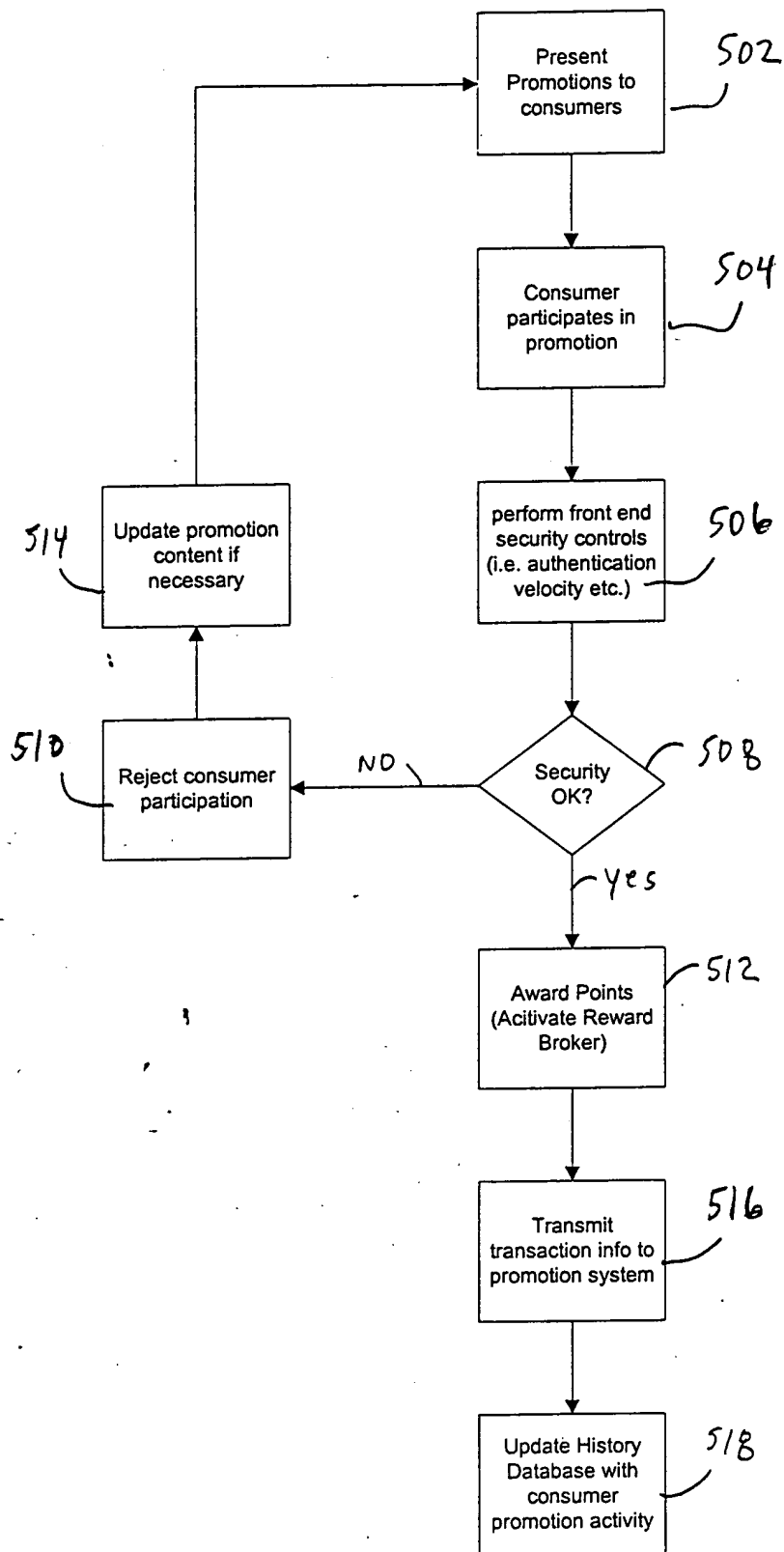


FIG. 5

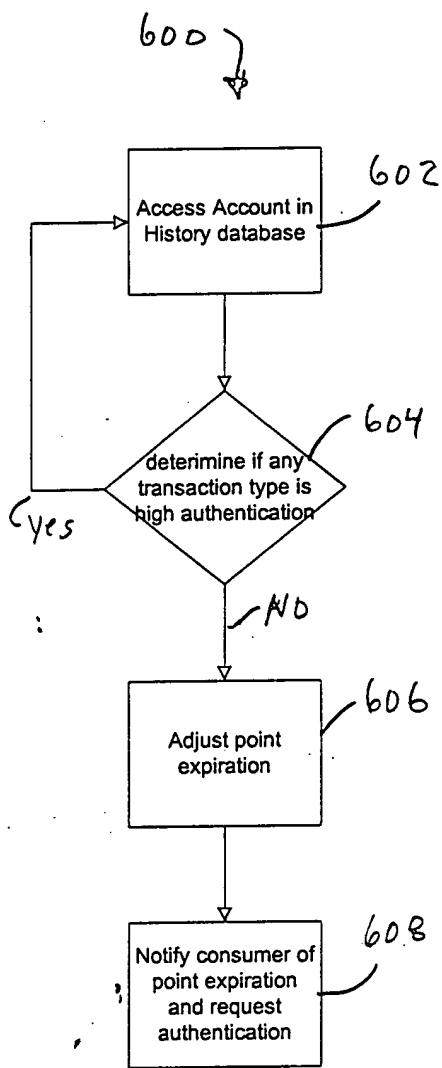


FIG. 6

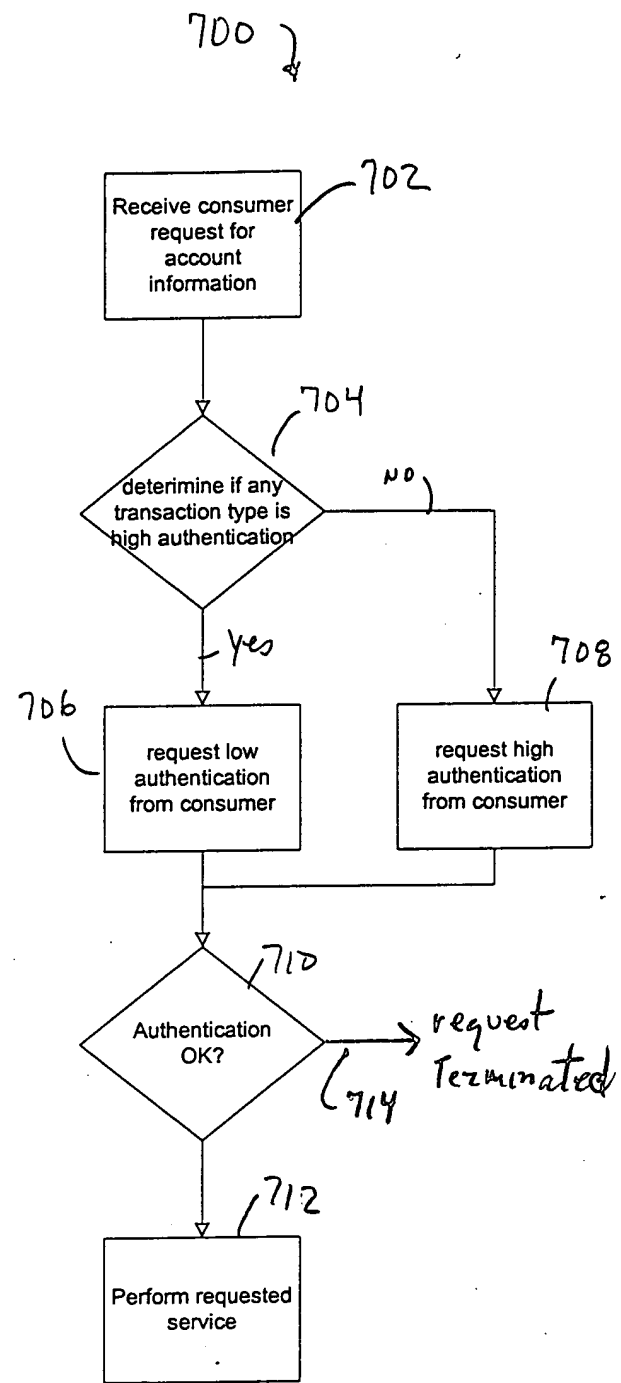


FIG. 7

800

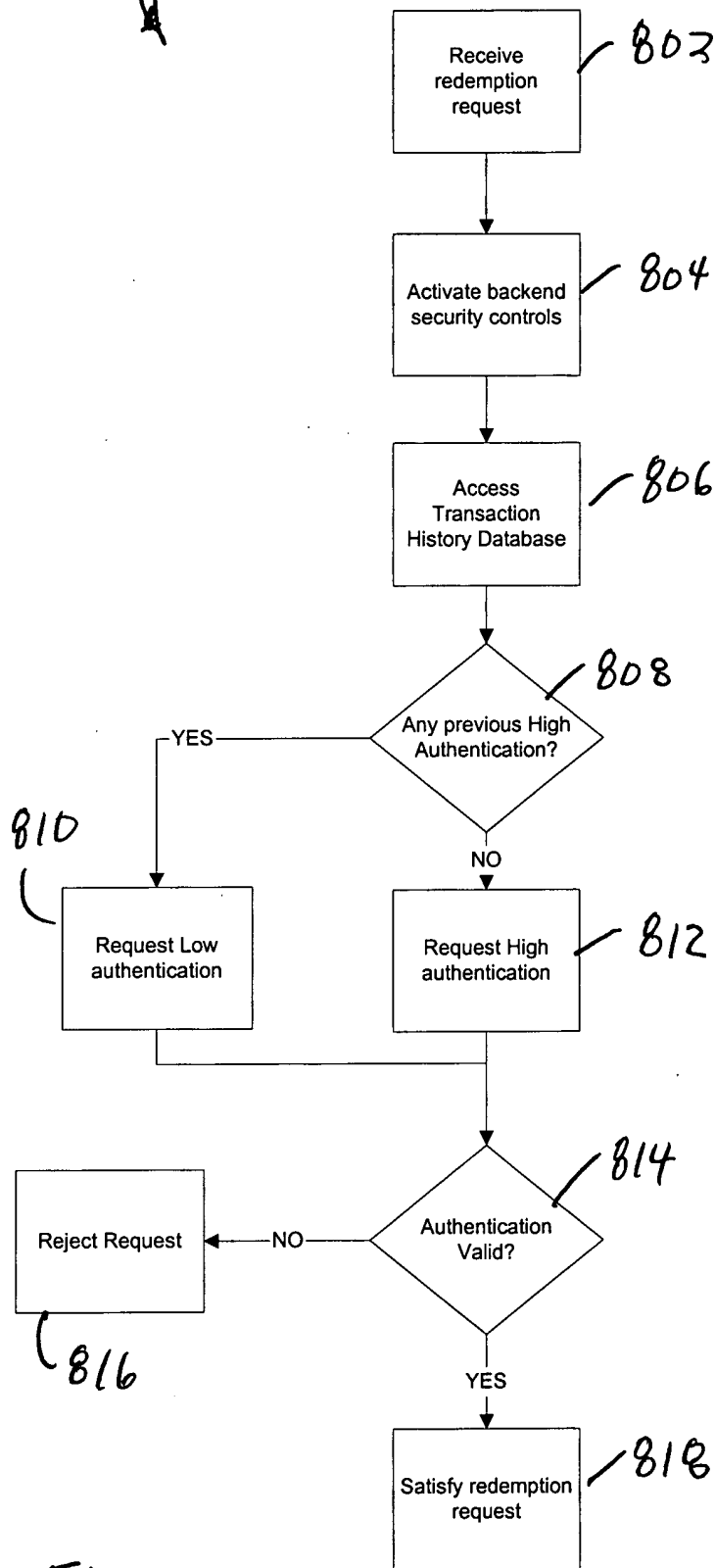


FIG. 8